

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LORETTA A. SIRACUSA

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 18-20762 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/01/2018 and confirmed on 4/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		37,150.00
Less Refunds to Debtor	52.83	
TOTAL AMOUNT OF PLAN FUND		37,097.17

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,650.00	
Trustee Fee	1,749.85	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,399.85

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 9317	0.00	0.00	0.00	0.00
	SANTANDER CONSUMER USA D/B/A CHR' Acct: 5544	0.00	23,626.89	0.00	23,626.89
	SANTANDER CONSUMER USA D/B/A CHR' Acct: 5544	7.49	7.49	0.00	7.49
					23,634.38

Priority					
	CHARLES J GRUDOWSKI ESQ(*) Acct:	0.00	0.00	0.00	0.00
	LORETTAA. SIRACUSA Acct:	0.00	0.00	0.00	0.00
	LORETTAA. SIRACUSA Acct:	52.83	52.83	0.00	0.00
	GRUDOWSKI LAW ASSOCIATES PC(*) Acct:	0.00	0.00	0.00	0.00
	GRUDOWSKI LAW ASSOCIATES PC(*) Acct:	2,650.00	2,650.00	0.00	0.00
	LAKEVIEW LOAN SERVICING LLC Acct: 9317	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 3506	3,544.57	1,180.09	0.00	1,180.09
	JPMORGAN CHASE BANK NA Acct: 7316	0.00	0.00	0.00	0.00
	COLUMBINE FCU Acct: 5257	7,449.21	2,480.07	0.00	2,480.07
	COLUMBINE FCU Acct: 1602	0.00	0.00	0.00	0.00
	DEPARTMENT STORES NATIONAL BANK Acct: 8421	1,383.00	460.44	0.00	460.44
	NAVIENT SOLUTIONS INC O/B/O TEXAS G	11,798.55	3,901.42	0.00	3,901.42

18-20762 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5257				
	US BANK NA**	2,886.77	961.09	0.00	961.09
	Acct: 6834				
	US BANK	0.00	0.00	0.00	0.00
	Acct: 3033				
	US BANK	0.00	0.00	0.00	0.00
	Acct: 3531				
	MIDLAND FUNDING LLC	239.77	79.83	0.00	79.83
	Acct: 5700				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 8421				
	FABRIZIO SIRACUSA	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER M MCMONAGLE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					9,062.94

TOTAL PAID TO CREDITORS

32,697.32

TOTAL CLAIMED

PRIORITY 0.00

SECURED 7.49

UNSECURED 27,301.87

Date: 08/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

LORETTA A. SIRACUSA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-20762 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Loretta A. Siracusa
Debtor

Case No. 18-20762-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 28, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:

Recip ID	Recipient Name and Address
db	+ Loretta A. Siracusa, 271 Woodall Ave, North Huntington, PA 15642-4246
14783609	+ Columbine Federal Credit Union, 4902 E Dry Creek Rd, Littleton, CO 80122-3700
14858961	+ Columbine Federal Credit Union, 4902 E. Dry Creek Rd., Centennial, CO 80122-3700
14783611	Fabrizio L. Siracusa, 271 Woodall Ave, North Huntinton, PA 15642-4246

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc-quantum@quantum3group.com	Aug 28 2023 23:38:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	^ MEBN	Aug 28 2023 23:30:27	LAKEVIEW LOAN SERVICING LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14783605	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 28 2023 23:37:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14783607	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 28 2023 23:39:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14783608	+ Email/Text: accountmanagement@columbinefcu.org	Aug 28 2023 23:36:00	Columbine Federal Cr U, 2305 E Arapahoe Rd, Centennial, CO 80122-1538
14817149	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2023 23:40:38	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14783610	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 29 2023 00:02:43	Dsnb Macys, Po Box 8218, Mason, OH 45040
14983519	Email/Text: bnc-quantum@quantum3group.com	Aug 28 2023 23:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14783606	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 29 2023 00:02:37	Chase Card, Po Box 15298, Wilmington, DE 19850
14830778	^ MEBN	Aug 28 2023 23:29:21	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14783612	Email/Text: camanagement@mtb.com	Aug 28 2023 23:37:00	M & T Bank, PO Box 62182, Baltimore, MD 21264-2182
14826480	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2023 23:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14783613	+ Email/PDF: pa_dc_claims@navient.com	Aug 29 2023 00:31:30	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14814195	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 29 2023 00:03:01	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 22

14809023	Email/Text: bkyelectnotices@trelliscompany.org	Aug 28 2023 23:36:00	Navient Solutions, LLC. on behalf of, Texas Guaranteed Student Loan Corporatio, DBA Trellis Company, PO BOX 83100, Round Rock, TX 78683-3100
14800517	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 28 2023 23:38:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14783614	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 28 2023 23:38:00	US Bank, PO Box 5227, Cincinnati, OH 45201
14783615	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 28 2023 23:38:00	Us Bank Hogan Loc, Po Box 5227, Cincinnati, OH 45201

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Charles James Grudowski	on behalf of Debtor Loretta A. Siracusa cjc@grudowskilaw.com admin@grudowskilaw.com
Christopher M. McMonagle	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Steven P Kelly	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC skelly@sterneisenberg.com bkecf@sterneisenberg.com
William E. Miller	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC william.miller@padgettlawgroup.com wedwardmiller@gmail.com

TOTAL: 8